The white winged dove of peace hovered over the insurance men at their sessions Friday at the Southern hotel, St. Louis Union forever" was the motto upon the and it was stated positively that all dan ger of a disruption of the organization was a thing of the past. The union had passed safely through one of the most critical periods of its existence, it was said, and harmony and co-operation had

The change from a pessimistic to an opfact that when the report of the committee on "How can we preserve the union?" escuted Friday morning it was usly adopted, after being slightly amended. This report received a good deal of wear during the two days in which it ed back and forth between the com mittee of eieven and the union proper, but it bobbed up serenely Friday and received the stamp of approval from the union. The report was adopted, section by section. It will now be printed and adopt-

section. It will now be printed and adopted as a whole.

"You could not break up the union with dynamite now," said Chairman Garrigue, of the press committee, and he echoed the sentiments of all who heard him. With one exception, all of the recommendations of the committee were adopted. The exception was the proposition to have the union relinquish control of the five excepted cities—St. Louis, Chicago, Cincinnati, Cleveland and Louisville—and to allow them to be governed exclusively by the local boards. A majority of the insurance men were opposed to relinquishing all jurisdiction over the excepted cities and this recommendation, therefore, failed to go through.

recommendation, therefore, failed to gothrough.

"Aggressiveness" was the keynote of the report, and it is expected that the revision of the union's rules made by the committee will place the union companies in a position to successfully combat all compedition. It was decided to allow all standing committees of the union to remain as heretofore. Inspection, looking to the improvement of risks, is to be encouraged, with a view to reducing the cost of insurance. The union is to extend to agents every essistance looking to the protection of their business as against Eastern brokers. With this end in view the union will allow no company to write a risk except through its agents. This does away til allow no company to write a risk teept through its agents. This does away the "overhead" writing, either direct or reinsurance.

with "overhead" writing, either direct or by reinsurance.

The experiences of the various companies in connection with the respective classes of hazard are to be studied by the statistical committee, with a view to obtaining more definite tables and to offer better facilities for striking averages. It was also decided to create a new committee, to be known as the grievance committee, to which mem-bers of the union may make complaint when they think they have been injured in any way, and which will be expected to offer explanations in connection with rules. any way, and which will be expected to offer explanations in connection with rules, about the construction of which there may be some dispute. There is also to be a special committee to provide proper legis-lation for the purpose of encouraging the sprinkling of manufacturing hazards, with the express purpose of reducing the hazard and thereby reducing the cost of insurance to owners.

the express purpose of reducing the hazard and thereby reducing the cost of insurance to owners.

As statistics show that fire insurance companies have been doing business in Kentucky at a loss, it was determined to use every available means to secure the co-operation of property owners to reduce the fire hazard and improve conditions in that state. The union also agreed to stand as a solid phalanx to protect all its rights. Provision was made for the appointment of a special committee of fifteen to continue the work of the committee of eleven along the line of reforming such rules as may need change, from time to time, and to eliminate all obsolete measures. These and other plans of lesser importance were adopted by the union to make that body an aggressive one, it being the consensus of opinion that anything like the breaking up of the union would be harmful not only to the companies, but also to property holders in general.

The session lasted until Friday evening, and adjourned then to meet again the second Tuesday in September, at Niagara Falls.

#### AFTER INSURANCE MEN. Bills With Many Motives Intre duced in Several State Legisla-

tures Last Week.

In a great many of the state legislatures there have been introduced bills intended to make a warm time for the insurance companies, and Missouri is no exception. They seem to fail to realize that added restrictions placed upon insurance com-panies are met by an increase in rates. restrictions placed upon insurance companies are met by an increase in rates.

As an example of some of the legislation introduced in Kansas, Hoag, of Wyandotte, has introduced a bill that imposes a tax of 10 per cent on the gross premiums received on Kansas insurance business. All of the tax must be paid to the state superintendent of insurance. He shall turn three-fifths of it, over to the state treasurer and give the other two-fifths over to the cities and townships in proportion to the amount of insurance held in each. All persons are required to notify the insurance superintendent of the amount and character of insurance they are carrying, in what companies and the amount of the premiums. The companies are also required to make monthly statements of their business in Kansas. The reports from the insured are for the purpose of keeping a check on the companies. Any person who fails to report is deemed, guilty of a misdemeanor and the penalty is a fine of from \$500 to \$1.000. Any company which violates the law shall have its license revoked.

One place where there is not much worry caused by insurance bills is in South Dakota. Several insurance bills have been introduced in the general assembly which stand little chance of passing. There are introduced in the general assembly which stand little chance of passing. There are introduced in the general assembly which stand it the chance of passing. There are introduced in the general assembly which stand it the chance of passing. There are introduced in the general assembly which stand it the chance of passing. There are introduced in the general assembly which stand it is sent to make monthly special agent of the senate. Besides, the speaker of the house is "Tom" Baker, who is special agent for the Queen,

### TAXING FOREIGN COMPANIES. John A. McCall, of the New York Life. Has Something to Say

Speaking of the numerous tax bills which have been presented to the various legis-latures, President John A. McCall, of the latures, President John New York Life, says:

latures, President John A. McCall, of the New York Life, says:

"I am familiar with the proposed excessive taxation of foreign companies in this country. The treatment of our life companies across the waisir, especially in Great Britain, has been directly to the contrary of the plan proposed here. We have met with absolute fair play in competition there, and there has not seen the suggestion of unfair taxation. We are asked to pay proper fees, but they are not out of proportion at all, and as I sunderstand the situation here the English and other foreign companies are willing to be taxed within reason, or as much as the companies organized outside the taxing states. "I cannot understand the discrimination made against the English companies in Iowa and Kansas, for example, whire it is proposed to tax them out of existence. If they want to drive them out of the United States because they are foreigners, the result cannot but be disastrous to the American companies doing business in Europe. It will affect other kinds of business as well."

### Plate Glass Men Happy.

Announcement was made last Saturday that St. Louis plate glass insurance men, had signed a peace protocol, and later a report of a second conference was published. The local representatives of the eight companies doing a plate glass business in St. Louis have agreed to "let bygones be bygones" and to dwell in harmony hereafter. That means that the schedule of rates established by the old organization will be maintained by the new one. The matter of commissions will be left to the respective agencies. The brokerage for real estate men is to be 10 per cent, but as much as 15 may be paid outside insurance men. The organization has been christened the St. Louis Board of Plate Glass Underwriters, R. F. Lamb is to officiate both as president and secretary, and Moses Fraley will have charge of matters and things when Mr. Lamb goes fishing.

agencies for the Mutual Life, of New York, is in the city.

Milton Welsh has charge of the adjustment of the settlement on the loss of the Egethoff Shoe Company.

Phil Knighton, special agent of the German-American, with headquarters at Hannibal, was in the city last week.

Charles J. Gore, for several years general agent of the Connecticut Mutual Life Insurance Company, first in Kansas and then in St. Louis, has resigned from that company to accept the general agency of the Massachusetts Mutual Life Insurance Company for part of Missouri and Illinois with office in St. Louis.

The late Robert Moody, treasures of the

with office in St. Louis.

The late Robert Moody, treasurer of the Armour Packing Company, had a line of life insurance aggregating \$25,000, which, with dividend additions, will realize \$30,000 to the estate. He had four policies in the Mutual Life, of New York, aggregating \$17,000 which, with additions, will probably pay through this one company about \$22,000. pay through this one company about \$25,000.

Atlanta local agents are disturbed over losing the Marietta (Ga.) Paper Manufacturing Company's sprinkled paper and cotton batting mill and its warehouse. The tariff under the specific form is \$1.90 on the mill and contents and \$1 on the warehouse, with 80 per cent coinsurance clause. The line has been captured at a rate of 65 cents under a blanket form, with 90 per cent coinsurance clause.

The line has been captured at a rate of 65 cents under a blanket form, with 90 per cent coinsurance clause.

The Mutual Life Insurance Company, of New York, has issued its financial statement for the year closing January 1, 1889, showing assets of over \$25,000,000. The company's income last year was over \$5,000,000 and policy holders received over \$25,000,000 on account of death claims and endowments. John C. Elliott, managing agent for the company for Missouri, Oklahoma and the Indian Territory, successor to Baker Brothers, general agents, is making a great effort to increase the business of the company in this territory. On account of an increase in business, the Kansas City offices will be moved from 1018 Walnut to more commodious quarters in another part of the city.

In his annual report Chief Kellogg, of the fire department of Seattle, Wash., says in speaking of a plan to increase the protection of the business district: "This plan contemplated a system of sait water mains to be connected with the fire boat, the mains to have a carrying capacity equal to the discharge of the fire boat pumps. As is well known, the fire boat has a throwing capacity more than six times as great as all of our land engines combined. This great supply of water can be made available under the pipe line system at any point in the business district, enabling the department to concentrate large streams of sait water wherever the mains are laid. The system is largely in use in most cities having a fire boat and is giving great satisfaction. In my judgment it is the coming fire protection and the proper one. Aside from the first cost of laying mains and setting hydrants, the expense to maintain this system would be nominal."

## WOMEN'S CLUBS.

jects for discussion at the meeting of the History Club of '82, next Tuesday afternoon. Rosa Bonheur, the animal painter; Jules Breton, the poet-artist, and Gustave Dore, the illustrator, will be the subjects of papers by Mrs. B. W. Zens, Mrs. J. H. Casey and Mrs. H. M. Beardsley. Mrs. M. A. Thomas will talk of French art at the world's fair.

The '81 Club has the following programme Essay, Guatemala and Honduras," Mrs. Hear, fopkins.
Ornithology—the Quetzal," Mrs. M. B. Morgan,
"Chiapan in 1885," Mrs. J. A. L. Waddell,
"Current Events," Mrs. Henry Van Brunt.

February 14 will be observed as Children's day by the Friends in Council of Springfield. A valentine party will be given, and arrangements are being made by Mrs. Anna Holbrook Coolbaugh. Mrs. Carrie P. Baker, Mrs. Ida Keet, Mrs. Anna Sanford and Mrs. Sallie Bracken Smith.

Appropriate to the season is the programme for next Tuesday of the Themian Club, of Newton. Roll call will be answered by valentine quotations. Mrs. P. M. Hoisington will tell the legend of St. Valentine, and a discussion of the various phases and features of the day will follow.

The H. Y. W. Club's meeting for the coming week will be postponed on account of sickness in the family of one of the members.

The Bryant Chautauqua Circle will meet February 15 with Mrs. C. E. Burnham, 2447. Chestnut street. Lessons will be chapter 4 in "From Chaucer to Tennyson," and book 4 in "Men and Manners of the Eighteenth Century,"

The roll call will be the first half of the review questions in the November Chautauqua on English history. Mrs. Burnham and Miss Jackson are lesson leaders.

The Chillicothe Culture Club is an outgrowth of the Chautanqua Circle, and though it was organized under its present name only last June it is, in reality, the oldest club in Carthage. For its aim it endeavors to secure to its members a better knowledge of America and its literature. Meetings are held every Wednesday afterknowledge of America and its literature. Meetings are held every Wednesday afternoon at the homes of members. Reading of papers and general discussion of topics assigned make up the programme. The club motto, "Unity in Things Necessary, Liberty in What Is Doubtful, and Charily in all Things," is kept in constant remembrance. At an open session, held recently, Missouri was the leading theme. "Poor Old Missouri" by Mrs. Tracy: "Our Educational Institutions," by Miss Whitlock: "The Women of Missouri," by Mrs. Leeper: "How I Stood up for Missouri," by Miss Leaver, and a review of Mark Twain's "Joan of Arc" by Mrs. Young, made up a programme of local and literary interest. Vocal and instrumental music and a 50 clock tea added their charm to the afternoon. There were about fifty guests present to enjoy the Culture Club's hospitality. The officers of this club at present are: President, Mrs. J. S. Williams; first vice president, Mrs. Henry; second vice president, Mrs. Newland: corresponding secretary, Miss K. Leaver; recording secretary and treasurer, Mrs. Busch. The Culture Club is the only one of Chillicothe's clubs which is federated.

of Chillicothe's clubs which is federated.

The S. L. K. Association, of Troy, Kas., was decidedly far sighted when the programme for its February meetings was made out, "Summer Reminiscences," is the leading feature of next Tuesday afternoon's conference. What could be more delightful during such an Arctic experience as we have just been enduring than to meditate on subjects of tropical warmth? It is to be presumed that Mrs. Zimmerman, whose summer experiences will be recounted, will think of the warmest possible things to say, Mrs. Etta Dinsmore and Miss Miller will furnish music and quotations will be from Helen Hunt Jackson.

officers for the current year in the Women's Reading Club of Kansas City, Mo, are as follows: President, Mrs. J. E. Hooper: first vice president, Mrs. J. E. Hooper: first vice president. Mrs. John Conover; second vice president. Mrs. M. E. Lawrance; secretary, Mrs. Buford Webb, and treasurer, Mrs. Robert Mass.
Mrs. J. W. White is the club historian. The membership has changed somewhat since last year. Others besides the officers named, who belong to this club, are Miss Anna Anwyl, Mrs. G. F. Ballingal, Mrs. Judson Biddle, Mrs. Harold Carlisle, Mrs. A. D. Cottingham, Mrs. S. H. Farrar, Mrs. W. C. Frazer, Mrs. C. M. Fulton, Mrs. L. T. Herndon, Mrs. H. L. Hibbard Mrs. J. P. Kenmuir, Mrs. J. B. Longan, Mrs. F. M. Masters, Mrs. Thomas McBride, Mrs. J. P. Kenmuir, Mrs. J. B. Longan, Mrs. F. M. Masters, Mrs. Thomas McBride, Mrs. J. N. Richardson, Mrs. George Stumpf and Mrs. S. A. Underwood. A second year's study in German literature is being pursued with diligence. For next Tucsday afternoon, February 14, Mrs. Judson Biddle will lead in the study of Heine. Heine's "Pictures of Travel," "Poetical Pictures" and "Prose Pictures" will be discussed. The history of the Heine group of statuary is one of the programme numbers. On February 21 the musical section of the club will give an open session at the Athenaeum at 2 o clock. As answers to roll call the members will name their favorite musical instrument. A pleasing programme will be presented.

presented.

In connection with a study of the works of Dumas, father and son, an interesting discussion will be indulged in by the Nautilus Club, of Sedalia, next Wednesday afternoon. The question under consideration is as follows: "Which should rank highest, the romantic, the naturalistic or the realistic school of fiction." Mrs. Charles Van Antwerp will lead the discussion. Oral topics for the day are as follows:

"Pascal," Mins Eleanor Humphrey.

"Pencion." Mins May Jaynes.

"Rosseau." Mrs. Lelia Kidd.

"Chatesubriand," Mrs. George Longan.

"Balzac," Mrs. E. E. Levens.

"Bairac," Mrs. E. E. Levens.

The Athenaeum offers a treat for tomorrow night. Miss Mabelle Biggart, a noted student of George Eliot. will give an evening's programme of reading from her condensed dramatization of "Adam Bede."
Miss Biggart is an exceptionally fortunate woman, for chance has given her unusual copportunities for observing different types of human nature and her own abilities have made it possible for her to embody these observations in interesting stories have made it possible for her to embody these observations in interesting stories and talks. "Solomon Garland" and "Ourselves and Our Neighbors" are the tiles of forthcoming books from the pen of this bright liftle woman. Her voice and presence are both admirably well suited to the platform work which she is engaged in. To-morrow evening's reading will

doubtless be of a high standard of excel-

The extension class of the Kansas City Athenaeum is invited to attend, on Monday evening at 8 o'clock, a lecture-recital, "George Ellot and Condensed Dramatization of 'Adam Bede.' "with orchestration, to be given by Miss Mabelle Biggart, of New York city. Members of the club will also be admitted free. Tickets at the door, 25 cents. Miss Biggart is not a stranger in Kansas City, some of our representative people having heard her lecture in the East. All who attend this recital will enjoy a rare treat.

Athenaeum members having no little ones will have the privilege of inviting one child for Sons and Daughters day, February 22. An admission of 10 cents will be charged for each additional guest.

for each additional guest.

The following ladies will act with the ladies of the Athenaeum as special patrons (or patronesses) of the concerts (Godowsky, Bendix, etc.): Mrs. Felix LaForce, Mrs. J. D. Griffith, Mrs. Victor Bell, Mrs. Harlow Baker, Mrs. Kirk Armour, Mrs. M. W. St. Clair, Mrs. John A. Ross, Mrs. James E. Logan, Mrs. Norton Thayer, Mrs. J. G. Peppard, Mrs. J. H. Harris, Mrs. J. W. Barney, Mrs. F. M. Howe, Mrs. Frank Cooper, Mrs. J. V. C. Karnes, Mrs. Henry Van Brunt, Mrs. William Johnson, Mrs. E. L. Scarritt, Mrs. Ewing Hall, Mrs. Rice Miner, Mrs. Walton Holmes, Mrs. H. W. Evans, Mrs. W. B. Clarke, Mrs. J. C. Horton, Mrs. James M. Nave, Mrs. D. R. Porter.

The women of Illinois clubs are taking even more radical steps in the line of re-form than the club world has hitherto sanctioned. The "Face and Figure" law is

even more radical steps in the line of toform than the club world has hitherto
sanctioned. The "Face and Figure" law is
the latest project. At a recent meeting
of the Fourteenth District Federation, of
Illinois, it was decided that a bill be recommended to the legislature, the passing of
which would prohibit the use of pictures
of a woman's face or figure in any manner
which would be suggestive, immodest or
immoral, as a means of advertising. The
fine for the offense to be \$100. This is to
be divided between the informer and the
county school fund of the county where
conviction is secured.

The Chicago Tribnue is very much concerned about the affair—principally because
it sees in the success of this measure the
certainty of the masculine figure being used
to display the beauties of dainty garments. This, it considers, would be a sad
blow to art. But the women are right.
The use of pictures of feminine grace as an
advertising medium has been carried enturely too far. There should be restrictions
placed upon it. Just such reform as this
will never be accomplished until the women's clubs are strong enough to enforce their wishes. Senator Robert C. Fort
and Representative E. D. McCulloch, of
the Fourteenth congressional district of
Illinois, have been asked to champion the
"Face and Figure" bill.

This Sunday afternoon, February 12, the

This Sunday afternoon, February 12, the National Council of Women for the United States will open its triennial convention at Washington, D. C. Religious exercises will be held at this first session. Mrs. May Wright Sewall. of Indianapolis, will preside. The meetings will continue throughout the week. out the week.

The national council embraces twenty-five bodies, and has a constituency of over 700,000 women. The council exercises no arbitrary powers over these bodies, but it brings together the women in these various lines of activity in order that all may be benefited, and so that the magnitude and variety of work being done by women may be appreciated. The lines of general work pursued by the council, as a whole, embrace domestic science, divorce reform, equal pay for equal work, peace and arbitration, and education in citizenship. There is no individual membership, except that by paying \$100 a man or woman may become a life patron, with full privileges. There are many life members among rich and influential people.

Many eminent women will be present, Canada will send Lady Tilley, Lady Thompson, Miss Edgar and Miss Emily Cummings. Mrs. Sewall, who will preside, is said to be the best woman parliamentarian in America.

The Western Club Woman has a department called "The Croaker's Column." in which any club woman is allowed to express her objections to existing club methods. Several croaks relate to the length of club papers. Fewer and shorter papers seem desired, and more discussion from the floor, which is agreed to be the most interesting part of all meetings. Another correspondent writes urging women to fit themselves for office before accepting it, and says there is no excuse for a woman accepting a nomination before studying parliamentary law and extemporaneous speaking. But many a bright woman has learned through her office to preside efficiently, perhaps at first to the slight discomfort of her constituents. The practical part can never be gained through mere study.

Mrs. Belle M. Stoutenborough, of Nebraska, will address the Woman's Club of Lincoln on February 13. Her subject will be "Two Americ 1 Women." 'Those of the Kansas City club women who were so fortunate as to hear Mrs. Stoutenborough when she talked here at the Atlenaeum will be interested in knowing what two American women she would choose to speak about. Mrs. Stoutenborough is one of the best women speakers in the West. She possesses a sweet, womanly attractive-

A discussion as to the effect a woman's clothes have on her success as a club speaker has been going the rounds of newspaper club columns. Miss Lida G. Frowe, a talented young newspaper woman on the editorial staff of the Ottawa, Kas., Republican, has this argument to offer in favor of the clothes side of the question:

"A prominent club woman is reported as saying that the hang of her skirt and the fit of her shoes were the most important factors in her success as a lecturer on the club platform. In last Sunday's Capital Mrs. J. K. Hudson comes out in an article in which she vigorously denies that a club women's success depends on the fit of her gown, or any other extraneous circumstance, but on the mental or spiritual furnishing of her brain or heart. While there is much to be said on both sides, yet it is undoubtedly true that few things contribute more to success than a neat and attractive personal appearance. With the majority of people dress is an index to character, and by it they instinctively decide as to the makeup of the individual. Of coprae there are cases where extreme poverty will not permit latitude in taste, or where a marvelous sweetness of disposition compels the observer to regard all else as minor details. These instances, however, are readily recognized, but there is no reason on earth why there should be any lack of affinity between a woman's intellectual attainments and her gown. Brilliant ideas sound all the better when they come from a woman whose personal pride will not permit her dress to be ill-fitting or unbecoming, however plain its material. A réal work of art never suffers by being beautifully framed. And the truth of the whole matter is that the average men would rather talk ten minutes with some "blue stocking" whose solemn gown hound straight from the shoulders and was daubed all over with ink spots."

The Columbian Club, of Ottawa, Kas., has established a domestic economy denart. A discussion as to the effect a woman's

daubed all over with link spots."

The Columbian Club, of Ottawa, Kas., has established a domestic economy department, which has already proved of interest to the members. At the club's last meeting a symposium on the best means of facilitating housework was given, each lady contributing the result of her own experience. One excellent suggestion which was made was that every mother should have one afternoon each week, when she might do exactly as she chose. This time could be spent in a way which would be helpful not only to herself, but to others. "The Rapid Growth of Western Cities" was the title of a paper by Mrs. Benjamin Lillard, Quotations were given from the writings of Francis Scott Key. The next meeting will be held next Friday, February II, with Mrs. W. E. Harris.

Miss Geneve Lichtenwalter will give a

Mrs. W. E. Harris.

Miss Geneve Lichtenwalter will give a piano recital next Wednesday afternoon at 4 o'clock at the Athenaeum. She will be assisted by Mrs. H. M. Beardsley, soprano. Miss Lichtenwalter is a graduate of the Kansas university school of music and was for a year or two an assistant tencher of pianoforte in that institution. She has but recently returned from a sojourn of two years in Berlin, where she had the advantage of studying under noted teachers. Her technique is exceptionally fine and her playing is very brilliant. The programme for the recital is as follows: "Pres du Buccan" (Moskowski). "Pres du Buccan" (Moszkowski).
(a) Becchia Minuetta (Sgambati), (b) Gavette

Passengers going East, and wishing to avoid the incline to the Union depot, can take the Santa Fe Route trains at Twenty-second and Grand avenue station. Best dining cars in the world; lighted by elec-tricity.

HOW YOUGHIOGHENY WON The Enracet and Eloquent Advocac of a New Member From Penn-

sylvania.

From the Washington Post.

A new orator was discovered late yesterday afternoon in the house. When the session began three or four new men walked up to the bar and took the oath of walked up to the bar and took the oath of office. There was no evidence to disparage their intellectual powers and their statesship, but it was noticed that all of them, including Representatives Spight, of Mississippi, and Graham. of Pennsylvania, were lean and slender, inclined to stoop and not altogether the men physically that one would choose for what Champ Clark calls "a parliamentary scrapping match."

When yesterday's session was growing old, however, Representative Robbins, of Pennsylvania, offered an amendment for the survey of the Youghlogheny. It is a tributary of the Monongaheia, of the creek species, and some of the Pennsylvanians want it surveyed for a distance of twenty miles. In support of this amendment, Representative Graham, who is Governor Stone's successor, secured the floor.

The memory of his speech will linger with the house for moons. At first the members did not mind the little, lank man, with black bushy beard, thin face and hollow eyes. But he had his shrill voice pitched in a superlative tone, and it didn't take long to ascertain that there was something novel in him.

He started out in the superlative tone about Pittsburg, and, having keyed himself up to that grade, didn't care to come down for fear of an anti-climax. So what he said in eulogy of Pittsburg, accompanied by the laughter and shouts of approval of both sides of the house, would make Proctor Knott and his eulogy of Duluth as "the zenith city of the unsailted sea" turn pale.

First, Mr. Graham bestowed his adulations upon Pittsburg as the center of mammoth steel manufactures, and it seemed all the more comical when he turned to laud the Smoky City's enterprise in the manufacture of pickles. He indulged in a panegyric for Pittsburg's prowess in the manufacture of window glass and then devoted himself to her cork manufactory, the largest in the world. He threw in a few words also for Allegheny county, and then the chairman put the vote on his amendment. A division was demanded, and Representative Graham swump both his lon office. There was no evidence to disparage their intellectual powers and their states

A white Luncheon.

A bride of one year has just celebrated her wedding anniversary by a pure white luncheon, save for the fleck of ross pink given by the place cards, which were curled rose petals that seemed to have drifted from a year of rosy happiness to each guest, bearing her name in gold. The table was richly set with the silver and cut glass wedding gifts. In the center was a low-cut bowl filled with hyacinths. The bowl rested on a square of lace over white satin. The wax tapers in silver candelabra were pure white, and a prettier picture could not have been found than the hostess arrayed in her white satin wedding gown. One recalls the beautiful dining room effect attained at a debut party, where the table was bordered in tall paims and plants set about to heighten its personal decorations of glowing crimson, an arrangement very new and very beautiful. And yet another sweet table was displayed, bride-like and beautiful, at an elegant afternoon, where all stiffness gave place to a grouping of beautiful white and green in the massed style.

The Waterfall.

It is rumored that the hair is to be worn very low on the neck this spring on the pian of the old-fashioned waterfall and that there will be a vigorous effort to introduce the net. If the rumor had come last fall and had been to the effect that the waterfall would be introduced for a year this winter we might have given it credence; as it is we may feel secure in our spretty pompadour, which leaves the line at the back of the head unbroken. Nowadays the foundations of fashion are laid in common sense and the low waterfall worn with high white linen collars and shirt waists is an absurdity. It may be that hair will be arranged rather low on the neck, but it will be after the artistic fashion of the pretty maids and matrons who smile down at us from the canvases by Burne Jones and Rosetti. An attractive way of arranging the hair low on the head is to twist or braid it and arrange it to entirely cover the back of the head, lying fiat enough to reveal the contour and not straggling over one's collar.

A New Senator's Wife.

A New Senator's Wife.

From the Minneapolis Tribune.

Mra McCumber, wife of the senatorelect, was formerly a resident of Fargo,
where she was employed as assistant manager of the Western Union telegraph office.
While still Miss Jennie Schorning she was
transferred from Fargo to the Wahpeton
office, where Attorney McCumber wooed
and won her, and she is now the mother
of two children.

Encourage Home Industries. The Burilngton route does. Its new din-ing car Kansas City is supplied with the finest tableware and supplies by Kansas City firms.

HINGSTON—February 10, 1899, Rebecca T. Hingston, aged 63, beloved wife of S. J. Hingston. Funeral services Sunday, at 9 a. m., from St. Patrick's church, Eighth and Cherry.

TYPEWRITERS.

THE prevailing fad nowadays is to own and use a camera. Why not get one? especially when it costs you nothing, and a "Cyclone," at that. See our special offer in display columns. The Williams Typewriter & Supply Co., Stock Exchange bldg., Chicago, Ill.

LOST.

BROADWAY STORAGE AND COM. CO PRIVATE LOCKED ROOMS.

Prireproof vaults for Libraries, Bric-a-bra and Paintings, Call us up. Tel. 1007.

(Bonded.) 518 Broadway.

PIANO BARGAINS.

PIANO-Upright, latest style case; good as new; taken on mortgage; must be sold; easy payments.

JOHN A. HANLY.

322 Sheldley bldg.

FOUND—Bunch of keys at 7th and Dela-ware. Call at 45 American Bank bldg. and get same. M. SCHOONMAKER.

OFFICE FURNITURE. SNAPS—Rolling top desks, \$12.50 up; type-writer desks, \$15.75 up; revolving chairs, \$2.50 up; bookcases. H.M.Bowers, 305 W. 8th.

MANICURING

MANICURING—Ladies and gentlemer 918 Main st., second floor, rooms 7 and 9. WHOLESALE & RETAIL JEWELERS STREICHER'S, wholesale and retail jew-elers; illustrated catalogue free, 1017 Main.

SURVEYORS.

HAVE your lots surveyed by Daniel O'Flaherty. Office 776 Gibraltar bldg.

LEGAL NOTICES.

ELECTION NOTICE—Pursuant to a resolution of the board of directors, notice is hereby given that a stockholders' meeting of the Citirens National Bank of Kansas City will be held on Wednesday, the 15th day of March, 1899, at its office in Kansas City, Missouri, between the hours of ten o'clock a. m. and four o'clock b. m., for the surpose of voting upon the proposition to amend the articles of association of said hank, reducing the number of directors from nine (3) to five (5), to hold's special election of directors to conform therewith, and to transact any other business that may properly come before said meeting.

President Citizens National Bank of Kansas City, Missouri.

Dated this February IIIth, 1899.

DIRECTORS' MEETING.

NOTICE is hereby given that the directors of the Kansas City & Atlantic Ralirosd Co. will hold a meeting, as required by the statutes of the state of Missouri, at the offices of said company, rooms No. 315 and 316. Telephone building, northwest corner Sixth and Wyandotte six., Kansas City, Missouri, on Tuesday, the 14th day of March, 1899, at 9 o'clock a. m. of said day, for the transaction of such business as may properly come before them.

WILLARD R. WILSON, Secretary, Kansas City, Mo., February II, 1890.

Missouri. Dated this February 11th, 1899.

VALENTINES!

ALL THE LATEST



DON'T FORGET YOUR SWEETHEART TUESDAY.



# F. A. Coburn

DEALER IN RARE OLD BOOKS.

1005 Walnut St. R. W. M'MURRY & CO.'S

Canadian Rye WHISKY Bottled at Distillery **6FULL QUARTS FOR \$4** 

Delivered at your station PREE.

Open the goods and try them and it they do not give satisfaction return them at our expense and we will refund you SEND FOR COMPLETE PRICE LIST. J. RIEGER & CO., DISTILLERS'

1527 Genesee St., Opp. Stock Yards. Ref.: Bank of Commerce; any firm in Exc. bldg. YOUR LAST CHANCE.

We will give you choice of 100 patterns for one week at the small sum of \$15. We furnish cloth, findings and guarantee you a perfect tailor-made costume for this ridiculously small sum. This is the dull season, and will end Saturday. February 18. You had better give us a call, and get one of these new spring dresses, as it will be your last chance at these prices. H. M. EARLY & GO.,



Why suffer and die, when you can be cured so easily and quickly with the oxydonor "Victory"? I will for a few days treat any acute disease FREE, and will guarantee a cure in forty-eight hours, such as La Grippe, Pneumonia, Fevers of all kinds and Diphtheria. Will cure Neuraigia in thirty minutes, and will make a permanent cure in a remarkably short time of any chronic disease, without drugs, electricity or faith, L. F. FILLOON & CO., Suite 208, Arlington bidg., 16th and Walnut.

Your Watch Out of Order?

Abney, 12011/2 Grand ave., does first-class work at reasonable prices; cleaning seven and cleven jewel watches, \$1.00; main springs, \$1.00. We Wholesale

ANA CICARS.

Call and look at our special brands. They are all sellers. Right prices. Write for prices and brands. Wilson & Twyman

Postal Telegraph Bldg., 802 Del. St. EPILEPSY

OR FITS. I wish every person in the United States suffering with EPILEPSY or FITS, to send for one of my large-sized bottles, FREE. DR. FRED E. GRANT, Dept. D. Kansas City, Mo.

JOHNSON'S HAVE SOUD PHOTOS?

OVER GRAND MARKET. SOUTHWEST CORNER 11TH AND GRAND AVE. NEUROPOTHY

New mode of treatment by manipulation. Cures Rheumatism, Sciatics, Neuralgia, Asthma, Paralysis, Heart Troubles, Female Weakness, Goltre, Nervous Prostration; Removal of Tumors, Etc.

INCANDESCENT GAS LIGHTS AND MANTLES. The only bright and durable Mantle manufactured in the West. Write for wholesale prices. Complete line of Glassware.
WESTERN INCANDESCENT LIGHT WORKS, Office \$15½ Walnut St., K. C., Mo.



\$3.00 PER GAL U.S. SUPPLY CO.

103 Delaware st., K. C., Mo. ORDER BY MAIL.

Brass Signs, Box Printing, Plates,
Badges, Checks, Rubber Stamps,
Beals and Stencils, H. C. LIEPSNER & CO.,



ELECTRICITY OUTDONE—
100 candle power incandescent
light for less than 3c for 20
hours. Ideal Automatic Gas
Lamp Co., 618 Main st.; exclusive territory to county agents.
Stamp for catalogue.

Tel. 2511. 611 Delaware Street.

HOUSEHOLD GOODS.

WHEN you have any work in my line drop me a postal and I will call; you will save money by having your work done by me. Uphoistering and furniture repairing; old furniture made new; white ename painting and gilling done; furniture packed for sipping; old mattresses made over; new mattresses made to order; all kinds of caning done. ANDERSON GREATHOUSE, 1509 S. Main et., Kansas City, Mo.

YOU can purchase furniture, carpets, stoves, etc., on your own terms. ECON-OMY FURNITURE AND CARPET CO., 8th and Main sts.

VAPOR BATH CABINETS.

IF you want a perfect bath, thorough grooming; to be cured of la grippe, pneumonia, kidney affections, rheumatism, sick headaches, nervous affections, female weakness, and made to feel perfect, get one of our Vapor Bath Cabinets at once. Prices, \$1.50 and \$12.50 each.

THE THERMAL VAPOR BATH CO...
341 Ridge bidg.

VALENTINES We made a fortunate purchase in New York of 5,000 Valentines, from the linest to the cheapest, from the serious to the comic, at 50 cents on the dollar, and Monday and Tuesday we offer them to you at ½ and ½ what you can buy them for anywhere else in town. First come, first served. Valentines from 1c up.

RODE'S BIG BOOK

535 Main Street. (Next to R. H. Williams.)

JOURNAL WANT ADS are read better JUURNAL WANT ADS are read better each day; are bringing better returns each day. Journal rates still remain the same. Ten or fifteen cents is as good to you as it is to a newspafer. If you can save that amount by putting your wants in The Journal, and at the same time accomplish your purpose, isn't it good business to do so? Telephone 250 and your wants will be attended to.

ASK YOUR GROCER

For Sutorius' Grandma's Bread and get the best. Save the labels and secure the valuable prizes of-fered. Bread just like mother made.

D. W. Newcomer. Undertaker and Embalmer. TELEPHONE 2454. 2109 E. NINTH ST.

DIAMOND earrings, pure white stones free from imperfections, weighing 5½ k Mrs. Hampton, florist, cor. 12th and Lo-cust; telephone 1897. TURKEY DINNER,
15c pays for the best dinner in Kansas
City; the best coffee. 110 E. 9th st.
J. L. VAN AUSDALE.

CLOCKS REPAIRED. We'll send for and return; warranted for one year. H. B. CARSWELL, 1015 Walnut. REDUCED PRICES on first-class dress-making for two weeks. 159 Central st. MRS. E. HALL

FOR SALE—Two pattern dresses, at a bargain if sold this week; 34 and 36 bust, No. 443 New Ridge bldg. L. J. MARKS, 936 Main st. Eyes fitted and guaranteed, from \$1 up, at Marks place, 936 Main st. CITIZENS LUMP COAL, \$2.70 per ton, 2 tons \$5.00. 2100 Broadway. Tel, 1189.

SECOND-HAND TYPEWRITERS

We offer a large number of second-hand typewriters cheap, which we have taken in exchange as part payment on our new improved Jewett Typewriter; Smith Pre-miers, Remingtons, Caligraphs, Yosts and DUPLEX-JEWETT TYPEWRITER CO.

28 pounds and 1 ounce standard granulated sugar for \$1, with furniture order of \$10 or more, to-morrow. Parlor cook stove, \$2.48; No. 8 cook, with reservoir, \$4.58; No. 14 Oak, \$4.58; Supreme base burner, \$3.58, perfect condition; new No. 8 Monkey stove, \$1.58; 2-burner gasoline stove, and new oven, lined throughout, \$1.58; good wardrobe, walnut, \$2.58; another, \$3.58; imitation leather couch, \$4.58; barber shop, 2 chairs, \$35, good location, worth \$150 this spring. M'ENTEE, 2219 E, 15th.

JOURNAL WANT ADS are read better each day; are bringing better returns each day. Journal rates still remain the same tren or fifteen cents is as good to you as it is to a newspaper. If you can save that amount by putting your wants in The Journal, and at the same time accomplish your purpose, isn't it good business to do so? Telephone 250 and your wants will be attended to.

FOR SALE—A very fine new upright pi-ano. This new piano was taken for a debt; will sell it for a very reasonable price, either all cash or on time; can fur-nish it in any finish case desired; it will be shipped direct from manufacturers. Ad-dress A 49, Journal office.

THE prevailing fad nowadays is to own and use a camera. Why not get one? especially when it costs you nothing, and a "Cyclone," at that. See our special offer in display columns. The Williams Typewriter & Supply Co., Stock Exchange bldg., Chicago, Ill. Chicago, Ill.

ROOMING and boarding house; it is making money now; 1150.00 cash, balance to suit, Call and see this. Owner,
H. H. HICKMAN,
American Bank oldg.

FOR SALE-Cordwood half seasoned, hickory and oak; stove wood, sawed and split. Delivered to any part of K. C. Write to C. C. KING, Westport, Mo. FOR SALE—A fine, large Chicago Safe and Lock Co. safe; almost new. Apply W. A. Bunker, room 5, Bunker bldg.

SAWDUST in carload lots. Apply Chap-man & Dewey Lumber Co., room 29, Ar-mour bldg., K. C. 2 NEWFOUNDLAND pups for sale, males, \$5. H. A. McGEE, 1610 E. 18th. FOR SALE—A new Williams typewriter cheap for cash. Address L 137, Journal. FOR SALE-Soft coal heating stove

ONE fine office partition for sale at 617 East Fifth street.

CANCER GURED In 4 to 30 days without cutting, caustic, loss of blood or pain. A written guarantee in every case to cure or no charges whatever, Consultation free. James Clement, M. D. 404-605 Husted bldg., 602 Minnesota avenue, Kansas City, Kas.

DR. SPINNEY & CO., SPECIALISTS.
OLDEST in experience, richest in medical knowledge, crowned with 35 years of unparalleled success: treat all nervous, private and chronic diseases, Call or address DR. SPINNEY & CO., 900 Main st.

Madam Za Mora. Treatment for Obesity and Form Development; hair, skin, complexion and super-fluous hair specialist. Room 401, 1009 Wal-nut street, Kansas City, Mo. RHEUMATISM-I have a receipt which

I guarantee to cure the worst form of rheumatism and will send same to any ad-dress on receipt of \$1. Address G. Benton Durnell, 111 W. 9th, room 119. MOVITA The "GREAT GERMAN UTERINE CURE." Health books and consultation free. Mrs. L. D. Sergent, Mgr., 221 W. 12th st. Hours, 12 to 3 and 7 to 9. YOUNG physician (homeo, preferred) having \$1,200 to invest or loan on security can secure full charge of office; salary \$2 per week to begin with, Address \$53, Journal office,

GANGER TUMORS, Painless Cure; no Dr. J. C. McLeughlin, 462 New Ridge bldg., Kan. City. PHYSICIAN of years' experience sup-plies home, nurse and infant adoption for ladies. Lockbox No. 407, K. C., Mo.

PRIVATE home during confinement; ba-bles adopted; best medical attention. Ad-dress Lock Box 448, Kansas City, Mo. MADAME ZAHNER'S Oil of Beauty, the great skin tonic for the complexion. Face massage free, 1613 E. 13th st. UNDERGRADUATE dectors, dentists lawyers, pharmacists can soon graduate home, Box 196, Chicago.

LADIES' confinement home; board, room, nurse and doctor furnished. Address Box 97, Kansas City, Mo.

SOME fine big fresh cows and calves; also two fine fresh Jerseys. 256 Grand

FINANCIAL. SALARIED employes, wouldn't you like to see established in Kansas City a big, solid, conservative savings and loan association? We have the foundation laid; you can help us build the superstructure. A few dollars a month will do it. Your money will earn 6 per cent for you. Come in and talk it over.

THE AMERICAN SAVINGS AND LOAN ASSOCIATION.
E. S. Jewett, Pres.; J. L. Nofsinger, Sec.; Edw. F. Swinney, I. P. Dana, L. S. Banks, P. H. Madden, H. J. O'Brien, R. P. Isitt, Cyrus Garnsey, Jr., Directors. 32 Sheidley bldg.

Sills, Northup & Co., 820 Walnut St. GROUND

MONEY to loan on improved inside property, in large and small amounts, at lowest rates. No delay.

THE ALLEN INVESTMENT CO...
9th and Wyandotte sts.

TO LOAN-Money in large or small sums at lowest current rates.

SOUTHWESTERN LOAN & LAND CO., 1006 Broadway. MONEY LOANED—Salaried people holding permanent positions with responsible concerns, upon their own names, without security. Tolmon, 1939 N. Y. Life bldg.

WE have some money to loan on Kansas City improved real estate at 6 per cent. No delay. Don't fail to see us. 716 Delaware st. CRUTCHER & WELSH.

LOANS procured in Kansas City, Kas., on furniture, pianos, horses, mules, cattle, watches, diamonds, etc. Erwin, 523 Minneseta ave., Kansas City, Kas.

MONEY to loan on real estate, at lowest rates. RIEGER-MOORE REALTY CO., Heist bldg. D. S. M'GONIGLE & CO., Whitney bldg., have some money to loan on real estate, 5 and 6 per cent; any amount.

MONEY to loan on Kansas City real es-tate at low rates. H. W. MUSSON, 329 N. Y. Life bldg.

\$50,000 TO buy employes' time in advance. Willard F. Wyckoff, 221 and 222 American Bank bldg.

JOURNAL WANT ADS are read better each day; are bringing better returns each day. Journal rates still remain the same. Ten or fifteen cents is as good to you as it is to a newspaper. If you can save that amount by putting your wants in The Journal, and at the same time accomplish your purpose, isn't it good business to do so? Telephone 20 and your wants will be attended to.

BUSINESS OPPORTUNITY — Enormous fortunes are being derived from the cultivation of coffee, rubber and other tropical products. Let us send you free a little book showing how you may participate in these profits without conflicting with your regular business. OAXACA CO., 630 Fullerton bidg., St. Louis, Mo.

THE prevailing fad nowadays is to own and use a camera. Why not get one? especially when it costs you nothing, and a "Cyclone," at that. See our special offer in display columns. The Williams Typewriter & Supply Co., Stock Exchange bidg., Chicago, Ill.

FOR SALE—First-class barber shop, four chairs and furniture complete, doing good business; price reasonable; terms satisfactory; location, Atchison, Kas. Address C. D. Hutchins, Atchison, Kas.

WANTED—Backer with \$1,000, for best paying business in city; can make 200 per cent on money in ninety days; will stand closest investigation. Call or address No. 425 New Ridge bidg.

INVESTMENTS—Send for leaflet show-ing co-operative plan; established 1890; 660 acres; incorporated 1897. Linden Lawn Farming Co., Olney, Ill. YOUNG man, stenographer or physician, having \$1,200 to loan on security, can secure office situation at \$25 per week. Address T \$53, Journal office.

WE got the grip on repairing shoes. Men's sewed soles, &c; nalled, &c. Work guaranteed. 310 E. 12th.

GROCERY store for sale chesp. Inquire of James Ross & Sons, wholesale grocers.

THE prevailing fad nowadays is to own and use a camera. Why not get one? especially when it costs you nothing, and a "Cyclone," at that. See our special offer in display columns. The Williams Typewriter & Supply Co., Stock Exchange bidg., Chicago, Ill.

LADIES, protect yourselves and avoid en-forced motherhood; it is safe and harm-less; no medicine; the whole secret for \$1. Address Mrs. King, Lock Box \$1, Minne-apolis, Minn.

PERSONAL—I would like to make the acquaintance of a refined lady who wishes the acquaintance of refined gentleman; object matrimony. Address L 48, Journal. GENTLEMAN of refinement and generos-ty, independently wealthy, seeks lady to ovo and cherish. "Commodore," 3126 For-est avenue, Chicago, Ill.

MARRIAGE PAPER.
Best published—FREE.
J. W. GUNNELS, Toledo, Ohio.

E. D.-Please call Monday, sure. Nellie. MISCELLANGOUS.

GRYSTAL PALACE BARBER Shop. Baths, Ic: shaving, 10c; hair cut, 25c; shine, 5c. Strictly modern and up to date; 8 fine barbers, 81 Delaware; near 8th st. Henry A. Mayor, Prop.

FOR RESULTS, list your property (for sale or rent) with A. C. Kendall & Co., in Hall bldg.

JOURNAL WANT ADS are read better each day; are bringing better returns each day. Journal rates still remain the same. Ten or fifteen cents is as good to you as it is to a newspaper. If you can save that amount by putting your wants in The Journal, and at the same time accomplish your purpose, isn't it good business to do so? Telephone 20 and your wants will be attended to.

Don't Wait for Spring But make arrangements with for your loans; low interest.

MONEY TO LOAN. Entrance No. 4 E. 10th st., upstairs. Private parlor for ladies. Money on diamon is, watches, jewelry, etc. Cash for old gold.

WITHOUT commission, will loan on real state. Can pay any time. No agents. ALLEN, 717 American Bank bldg.

MONEY to loan, on Kansas City real estate, at lowest rates, in sums to suit. GEO, W. BUSH, 412 N. Y. Life bldg.

GOOD chattel and real estate notes bought. Brightwell, Mass. bldg. Tel. 1961.

RESTAURANT For sale; finest on a busy street; cheap rent; steam heated; a rare business chance. Address R. G. 25, Journal office.

A FINE 6-chair barber shop for sale cheap; in first-class condition, with a good trade and one of the best locations in the city. Address R 736, Journal office.

LAWYER who has large business con-nections desires bright attorney for asso-ciate; great opportunity; reference. Ad-dress T 374, Journal office.

FOR SALE-2-story brick blacksmith shop; has well established trade. For further particulars, address C. M. Major, Clinton, Mo.

FOR SALE—Drug stores; all parts of Missouri and Kansas, A. C. KENDALL & CO., 506 Hall bldg.

ALL ladies who employ the Viavi Home treatment should remember that they are entitled, without charge to the expert advice of the Viavi Hygonic Department. "The Viavi Message," delivered to callers or sent by mail to any address. Viavi Co., 704 N. Y. Life bldg.

W. S. LEVI has been missing from his home since February I; any information as to his whereabouts will be gratefully re-ceived by his wife. Address 530 Main st.

BUSINESS woman, 40, accumulated \$150,-90, annual income \$12,000, would marry quainess man of integrity. H 122 East 59th ht., New York city.

LADIES! My regulators never fail; trial box, 10c. Mrs. A. Price (3), Station P, Phil-adelphia.

DOUBTFUL claims collected anywher— this country or Europe—without charge, unless successful International Law and Collection Association, 202 Nelson oldg.

LOVELY women want to marry; many have means; new methood; select list, 2c, MUTUAL EXCHANGE, Kafsas City, Mo.